

**REMARKS**

**III. Remarks**

**A. Introduction**

Applicant has reviewed the Office Action dated April 21, 2005 ("Office Action").<sup>1</sup>

This invention generally relates to reconciling transaction and billing information in the distribution of PINs and stored-value cards between a plurality of users and a central processor.

Claims 21, 22, 25, and 27-31 are subject to objections.

Claims 21, 25 and 27 have been amended. All amendments are supported by the specification.

Applicant notes with appreciation that claims 1-20, 23, 24, 26 and 32-39 have been allowed.

Claims 1-39 are pending.

**B. Telephonic Interview Conducted June 21, 2005**

During a Telephonic Interview on June 21, 2005, Applicant's representative and the Examiner discussed the outstanding Office Action. The Examiner withdrew the objection to claim 2. The Examiner also approved an alternate amendment to claim 27, wherein instead of making the amendment suggested in the Office Action, change 27 could be modified to read "the a last transaction, wherein the last transaction is the most recent transaction for which a transaction identifier was transmitted to the remote terminal." The Applicant agreed to amend claims 21 and 25 according to the Examiner's suggested language.

**C. Objection to Claims 21, 25, and 27 Due to Informalities**

Claims 21, 25, and 27 were objected to because of various informalities. (Although the Office Action included an additional objection to claim 2, that objection was withdrawn in the

telephonic interview described above.) Applicant thanks the Examiner for suggesting amendments that could overcome the objections. Accordingly, Applicant has amended claims 21 and 25 pursuant to the Examiner's suggestion. Applicant has further amended claim 27 to recite language approved by the Examiner in the Telephone Interview.

Accordingly, Applicant requests that the objections to claims 21, 25, and 27 be withdrawn and that the claims be allowed.

**D. Objection to Claims 22 and 28-31**

Applicant assumes that claims 28-31 were objected to as being dependent on claim 27, which has an outstanding objection, as no other basis of objection was provided. Applicant respectfully submits that if the objection to claim 27 is withdrawn, the objection to claims 28-31 should also be withdrawn.

No basis of objection was specifically provided for claim 22, although Applicant notes that this may objection may actually correspond to the Office Action's objection to claim 2, which was withdrawn in the Telephonic Interview. If the objection stands, Applicant respectfully requests the Examiner to clarify the objection.

Accordingly, Applicant respectfully requests that the objections to claims 22 and 28-31 be withdrawn and that the claims be allowed.

**E. Erratum - Date of Preliminary Amendment**

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<sup>1</sup> The Office Action acknowledges receipt of a Preliminary Amendment filed on March 24, 2005. Applicant respectfully notes that the Preliminary Amendment was actually filed on March 24, 2004.

**IV. Conclusion**

For at least the reasons discussed above, Applicant respectfully submits that all pending claims are in condition for allowance. Applicant therefore requests that the application be allowed and passed to issue. Should the Examiner determine that any further action is necessary to place this application in condition for allowance, the Examiner is kindly requested and encouraged to telephone Applicant's undersigned representative at the number listed below.

Applicant hereby provides authorization to charge any necessary fees associated with the filing of this response that are not submitted herewith to deposit account 50-0206.

Please note that the Attorney Docket Number has changed to 62941.002017.

Respectfully submitted,

Date: 6/21/05

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